

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Renee M. Sudano

Debtor

No. 17-23738 GLT

BANK OF AMERICA, N.A.,

Movant

v.

CHAPTER 13

Renee M. Sudano

Respondent  
and

Related to Doc. 58, 61 & 62

Robert W. Sudano

Ronda J. Winnecour, Trustee

Additional Respondents

**STIPULATION AND ORDER**

AND NOW, come the undersigned parties, by and through their respective counsel, and enter into the following Stipulation:

WHEREAS, Movant has filed a motion for relief from the automatic stay;

WHEREAS, Debtor has filed a response opposing the motion for relief from the automatic stay.

It is therefore Stipulated and agreed as follows:

1. The automatic stay is terminated as it affects the interests of the Movant with respect to the property at 512 Ore Street, Ellwood City, PA 16117, provided however, that relief from stay is stayed in accordance with the conditions set forth in Paragraphs 2-5, below.
2. On a go-forward basis from and after the date of the Order approving this Stipulation, the Debtor shall timely make full plan payments to the Chapter 13 Trustee, on or before the date upon which the respective plan payment is due.
3. Time is of the essence as to all plan payments going forward.

4. For the duration of this bankruptcy case, in the event that the Chapter 13 Trustee has not received a full plan payment by the last day of the month in which the Debtor's payment is due, as indicated by the Chapter 13 Trustee's online records, then the stay provided in Paragraph 1, above, shall be vacated and the automatic stay unconditionally lifted as it affects the interests of the Movant with respect to the property at 512 Ore Street, Ellwood City, PA 16117, upon the filing of an Affidavit of Default by Movant, without further hearing or without entry of an additional order. Such Affidavit of Default shall contain a statement of default as supported by the Movant's own records as well as the records of the Chapter 13 Trustee.

4. Relief from the automatic stay shall be effective immediately upon conversion of Debtor's case to a case under Chapter 7.

5. In the event that the automatic stay is terminated as provided by this Order, then the Trustee shall make no further disbursements to Respondent on account of its secured claim, unless directed otherwise by further Order of Court.

6. Debtor's response in opposition to the motion for relief from the automatic stay is hereby withdrawn, and the hearing scheduled for June 20, 2018 at 9:30 am is cancelled.

Consented to by:

/s/ Michael S. Geisler, Esquire  
Michael S. Geisler, Esquire  
Attorney for Debtors  
201 Penn Center Blvd., Ste. 524  
Pittsburgh, PA 15235  
Phone: 412-613-2133  
m.s.geisler@att.net

/s/ James C. Warmbrodt, Esquire  
James C. Warmbrodt, Esquire  
KML Law Group, P.C.  
Attorney for Movant  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
Phone: 215-627-1322  
jwarmbrodt@kmllawgroup.com

/s/ Jana Pail, Esquire  
Jana Pail, Esquire  
Attorney for Chapter 13 Trustee  
US Steel Tower-Suite 3250  
Pittsburgh, PA 15219

It is hereby ORDERED that the parties' Stipulation be and hereby is APPROVED.

By the Court,



Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Renee M. Sudano  
 Debtor

Case No. 17-23738-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jun 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2018.

db +Renee M. Sudano, 512 Ore Street, Ellwood City, PA 16117-1033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
 Michael S. Geisler on behalf of Debtor Renee M. Sudano m.s.geisler@att.net,  
 msgeis@yahoo.com; michaelgeisler13@gmail.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4